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R. Ross Erbschloe

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## *Proprietary Schools and Financial Aid in Arizona*

by R. Ross Erbschloe

When the Arizona Commission for Postsecondary Education was established in 1974, it was directed to “. . . develop comprehensive inventories of, and studies with respect to, all public and private postsecondary educational resources in the state . . .”. At the time most everyone was aware of the public and the private colleges, universities and community colleges. But not much was known about the proprietary schools which had just been included as full fledged members of the postsecondary community. Of course, people knew that there were some business schools, a health school or two, and some vocational schools of one sort or another. However, nobody had a clear idea how many there were, or where they all were.

The first task of this new Commission was to comply with its charge and take an inventory to try to locate and then publish information about all of the postsecondary schools in Arizona. The *1975 Directory of Postsecondary Educational Institutions in Arizona* listed 232 schools beyond the high school level. Of these, 193 were proprietary schools which offered everything from automotive training to welding, fashion modeling to horseshoeing, dog grooming to luthiery.

Since then a new inventory has been taken each year. The 1984 directory, which is now called *Education After High School in Arizona*, contains information about 353 schools, 317 of which are proprietary and apprenticeship programs. The directory also contains information useful to students choosing a school, accreditation, and a comprehensive section on financial aid.

A number of studies dealing with various aspects of Arizona's postsecondary educational community have also been made. The most recent of these, completed in the spring of 1984, was entitled *Income and Expenditures of Arizona's Postsecondary Students* (Erbschloe and others). The purpose was to obtain insights about today's Arizona postsecondary students, how they obtain their funds, and what they spend those funds for while they pursue their educations. It was done on a single state basis primarily because of the wide differences which exist among states in terms of the characteristics of the students and the costs which are associated with going to school in those states.

This procedure also allowed a basis for further larger multi-state comparative studies such as the one which has recently been undertaken by Jacob Stampen at the University of Wisconsin. (Editor's note: See the description of the study in Stampen's article elsewhere in this issue.) In that study the Arizona data will be analyzed together with those from similar studies recently made in California, New York and Wisconsin.

State studies such as the one described in the present article, of course, can also provide valuable planning data for a number of public as well as private agencies which deal with postsecondary educational matters and their effects. The Arizona

Ross Erbschloe is Executive Director of the Arizona Commission for Postsecondary Education, Phoenix.

study produced a number of interesting and revealing findings about the proprietary sector and its students. These, together with comparisons with the students of the other sectors of the state's postsecondary community, provide the subject matter of this article.

### *The Proprietary Schools of Arizona*

Private proprietary schools constitute an extremely valuable educational resource for the citizens of Arizona. Since 1971 the majority of these schools have been regulated and licensed by a strong State Board of Private Technical and Business Schools.<sup>1</sup> Cosmetology and flying schools have been regulated by other state and federal agencies. Taken together, the more than 300 proprietary schools effectively complement the collegiate institutions and give Arizonans access to an excellent variety of quality educational opportunities. The types and numbers of postsecondary schools in Arizona are shown in Table 1.

**TABLE 1**  
**ARIZONA POSTSECONDARY EDUCATIONAL INSTITUTIONS**  
**NUMBERS BY TYPE FOR 1975 and 1984**

Type of School	1975	1984
<b>Public &amp; Private Nonprofit</b>		
Public Universities	3	3
Private Colleges	14	15
Public Community Colleges	15	16
Private Community Colleges	2	2
Subtotal	34	36
<b>Proprietary Schools</b>		
Colleges	1	2
Business Schools	7	7
Cosmetology and Barber Schools	39	51
Flying Schools	30	25
Health Schools	13	16
Home Study Schools	14	6
Real Estate Schools	25	32
Trade & Technical Schools	27	66
Other	37	118
Subtotal	193	323
<b>TOTAL</b>	<b>227</b>	<b>359</b>

Since 1974 accreditation has steadily become more important to Arizona proprietary schools. Beginning in 1977 the Commission established a program to provide information on the accreditation process to interested proprietary schools. The State Board joined in the effort by publicizing the program. The Commission then set up a clearinghouse of specific procedural information on each of the national accrediting agencies then recognized by the U. S. Department of Education. The result has been a strong increase in the number of accredited schools.

<sup>1</sup>Effective July 1, 1984, this Board was renamed the State Board for Private Postsecondary Education and now has the added responsibility to regulate and license all degree granting private colleges and universities in Arizona.

By 1984 an estimated 114 of the 317 proprietary schools<sup>2</sup> were, by virtue of the programs they offered, eligible for accreditation by one of the nationally recognized accrediting agencies. 88 of them (77%) had gone through the process and had attained accredited status. As a result these schools were able to, and did, participate in the federal financial aid programs.

The remainder of this report will concentrate on the responses of the students from the accredited proprietary schools which participated in the *Income and Expenditures of Arizona Postsecondary Students* study.

#### *Arizona's Proprietary School Students*

##### *A Comparison with Students from Other Postsecondary Sectors*

A major purpose of the income and expenditures study was to learn more about the students in three broad areas: their characteristics, how and where they obtained the money they needed to pay for their educations, and what they spent that money for while they were going to school. A comprehensive survey form was sent to a random sample of students at 36 Arizona postsecondary schools, including 14 proprietary schools. A total of 271 of the 1,706 responses which were received came from students who were attending proprietary schools. From these responses the researchers were able to obtain some very interesting insights about these students, and to compare students at proprietary schools with those at the three other types of schools in the study (public universities, private nonprofit colleges and public community colleges.)

**Age.** Proprietary students reflected almost exactly the overall age pattern of the students in the survey. However, they tended to be a bit older than the university students, but a little younger than those of the community colleges. About 58% of them were in the traditional 18-23 age bracket; slightly over 80% were under age 30; 6.4% were over 40. By way of comparison, over 62% of the university students and 52% of the community college students were between 18 and 23, while 10% of the two year college students were over age 40.

**Residence.** 24% of proprietary students listed another state (almost always another western state) as their place of residence. This compared to less than 15% from other states at the other school types.

**Marital Status.** The majority of students in all sectors reported that they were not married. This ranged from a high of 84% at the public universities to 70% at the community colleges, while 72% of proprietary students were single.

**Sex.** Slightly more than half of proprietary students were male (53%) compared to a ratio of 81% males at private colleges and over 55% females at the community colleges. For all schools combined there was an almost exact 50/50 split.

**Ethnic Background.** Caucasians accounted for 80.6% of all respondents, followed by Hispanic (7.9%), Native American (4.1%), Black (2.6%), Asian (2.1%), and Other (2.7%). At the proprietary schools Caucasians comprised 72% of the students, while the remainder were ethnic minority students. Looking at it from another angle, 14.6% of the total number of Caucasian students in Arizona were attending proprietary schools compared to more than 20% of Hispanics and Blacks, and 26.5% of the American Indians. This confirms Wilms' (1982) findings that larger proportions of ethnic minority students attend proprietary schools (also, see Wilms, 1983). A more complete comparison is given in Table 2.

<sup>2</sup>The remaining 203 were schools which offered shorter programs which would not meet the federal financial aid program eligibility criteria such as real estate schools, flying schools, small trade and technical schools or the apprenticeship programs.

TABLE 2  
PERCENTAGE OF ARIZONA POSTSECONDARY STUDENTS  
BY ETHNIC BACKGROUND AND SCHOOL CATEGORY

Ethnic Background	Public University	Private College	Community College	Proprietary School	Total
Native American	1.8%	3.5%	5.7%	6.6%	4.1%
Asian	2.3	3.5	2.3	1.1	2.1
Black	1.2	1.7	4.1	3.3	2.6
Caucasian	87.3	82.5	75.9	72.2	80.6
Hispanic	5.2	3.5	10.8	9.9	7.9
Other	2.2	5.3	1.2	6.9	2.7
Total	100.0%	100.0%	100.0%	100.0%	100.0%

*Parental Income.* These responses were some of the most revealing results obtained in the study. Data were grouped into seven ranges (less than \$6,000 to more than \$50,000). When all schools were combined, the result was a nice, fairly even bell curve with a low percentage of 9% less than \$6,000 to a high of 21% in the \$20,000 to \$30,000 bracket.

However, when we looked at parental incomes by school category for the two low and one high income brackets the results, given in Table 3, were startling.

TABLE 3  
ARIZONA POSTSECONDARY STUDENTS  
COMPARISON OF AGGREGATES OF PARENTAL INCOME BY SCHOOL CATEGORY

Parental Income	Public University	Private College	Community College	Proprietary School
Less than \$6,000	4%	2%	14%	15%
Less than \$20,000	29%	27%	48%	55%
More than \$50,000	20%	13%	8%	6%

We then made the comparison of parental income by ethnic group for these same income ranges as shown in Table 4.

TABLE 4  
ARIZONA POSTSECONDARY STUDENTS  
COMPARISON OF AGGREGATES OF PARENTAL INCOME GROUPS  
BY ETHNIC BACKGROUND AND SCHOOL CATEGORY

Parental Income	Native American	Black	Hispanic	Asian	Caucasian
Less than \$6,000	40%	28%	16%	8%	6%
Less than \$20,000	69%	62%	56%	48%	34%
More than \$50,000	2%	0%	7%	16%	15%

The data from Tables 2, 3 and 4 clearly show that, in Arizona, ethnic minority students generally come from lower income families and considerably higher proportions of them attend proprietary schools and community colleges rather than the four year public or private colleges and universities.

These findings were further supported by student responses to two questions concerning choice of school. When asked to rate the importance of ten considerations in their selection of the school they were then attending, the top three considerations of proprietary school students were Academic program (85%), financial aid available (84% of responses), and length of program (76%). This compared to the overall top three choices of academic program (77%), "Affordable" (72%), and "In Arizona" (64%). The proprietary school students seemed to be most strongly interested in getting in a good program, getting financial aid, and getting finished so they could get to work.

The second question asked "If you could afford to attend any type of school you wanted to, what type would you attend, and would that school be in Arizona or not?" More than seven out of ten proprietary school students said they preferred their present school while 10% stated they would like to attend an Arizona public university instead. The level of proprietary school student satisfaction with their school was slightly behind that expressed by private college respondents, but well above that of both public universities and community college students.

From the analyses of the characteristics, interests, and concerns of the students at Arizona's postsecondary schools, the strong and clear conclusion was that cost factors were of primary importance at all types of schools, and this was especially true at the proprietary schools.

#### *Arizona Students' Income*

This was the second major area of interest in the *Income and Expenditures of Arizona Postsecondary Students* study. The survey was designed to include students who were not receiving financial assistance from the standard aid programs, as well as those students who were. Responses were grouped in terms of income from self help (which included working), scholarships and grants, and loans.

The survey questions began by asking if the students were receiving help from one or more of the financial aid programs. Eight of ten proprietary school students answered 'yes'. This was the second highest response rate, exceeded only by the students at the private colleges.

Students who said 'yes' were then asked if financial aid was necessary for them to attend their present school. 96% of proprietary students said this aid was necessary - by far the highest 'yes' response rate of any category of school. This was followed with the question, "Is some kind of financial assistance necessary to allow you to attend any school at all?" Again the proprietary school students had the highest affirmative response rate - over 80%.

A more complete comparison of student responses to these three important questions is given in Table 5.

From these responses it is very clear that financial aid is not only important to a large majority of today's Arizona students, it is essential for most of those who are receiving that aid if they are going to be able to achieve their educational goals. This is most strongly true at the proprietary schools.

The survey then turned to considerations of student income from self help, scholarships and grants, and student loans.

*Self Help.* In these income categories only about 40% of proprietary students reported that they received help from parents or relatives and for 45% of them the amount was less than \$1,000. Less than one-fourth said they had personal

savings, and for 63% of these students the amount was less than \$1,000. Slightly more than 40% worked. Almost two-thirds of them reported that they worked more than 20 hours per week. More than half of them earned over \$3,000 through part-time work and 15 of them reported work income of over \$10,000.

Incidentally, only two proprietary schools offered aid through the College Work Study Program and only eight students participated. Each received less than \$1,000.

TABLE 5  
ARIZONA POSTSECONDARY STUDENTS  
PERCENTAGES OF YES RESPONSES TO  
THREE QUESTIONS ABOUT FINANCIAL AID  
BY SCHOOL CATEGORY

Question	Public University	Private College	Community College	Proprietary School	Total
Are you now receiving financial aid?	63.6%	88.1%	57.1%	80.7%	64.9%
If you answered yes, is this aid necessary for you to attend your present school?	84.6%	88.3%	80.6%	96.0%	85.8%
If you answered yes, would financial aid be necessary for you to attend any school at all?	66.1%	56.9%	78.1%	81.3%	72.6%

*Scholarships and Grants.* A number of Arizona proprietary schools now offer institutional scholarships, mostly in the form of tuition waivers, either full or partial. Just under 20% of the students reported receiving this type of assistance. Half of these received scholarship aid of over \$3,000. Pell Grants provided the largest number of awards in the scholarships and grants category of aid; 442 of the 1694 respondents said they had received a Pell grant (26.1%). However, over 47% of proprietary students had received Pell grants. Furthermore, the amounts of the grants were considerably higher for proprietary students than they were for students in other types of schools, as shown in Table 6.

TABLE 6  
ARIZONA POSTSECONDARY STUDENTS  
INCOME FROM THE PELL GRANT PROGRAM BY SCHOOL CATEGORY

Award Dollars	Public University	Private College	Community College	Proprietary School	Total
\$1 - 1,000					
No.	80	17	134	55	286
%	60.2	70.8	87.0	42.0	64.7
\$1,001 - 1,800					
No.	53	7	20	76	156
%	39.8	29.2	13.0	58.0	35.3
Total					
No.	133	24	154	131	442
%	100.0	100.0	100.0	100.0	100.0

Supplemental Educational Opportunity Grant Program and the Arizona State Student Incentive Grant Program awards were available to proprietary students, but the number of these awards was insignificant. An even smaller impact was provided by employer reimbursements, Social Security payments, and veterans benefits.

*Loans.* The responses obtained in this study were consistent with previous Arizona financial aid survey data concerning the importance of loans to post-secondary students. They are, by far, the major source of financial assistance. There was a very small amount of local loan money available at some of the schools - almost all of it in the form of small, short term advances. The National Direct Student Loan Program and the Guaranteed Student Loan Program were the major loan sources and these were available to all survey schools. Summary data on the numbers of these loans are given in Table 7.

**TABLE 7**  
**ARIZONA POSTSECONDARY STUDENTS**  
**NUMBER OF RECIPIENTS OF STUDENT LOANS AND PERCENT OF CATEGORY TOTAL**  
**BY LOAN PROGRAM AND SCHOOL CATEGORY**

Loan Program	Public University	Private College	Community College	Proprietary School	Total
<b>NDSL</b>					
Number of Students	69	5	16	50	141
% of Category Total	9.4%	8.5%	2.6%	18.0%	8.3%
<b>GSL</b>					
Number of Students	128	35	59	151	373
% of Category Total	17.4%	59.3%	9.5%	54.3%	22.0%
<b>Total Students Responding</b>	<b>736</b>	<b>59</b>	<b>621</b>	<b>278</b>	<b>1,694</b>

Taken together we found that two thirds of students at the private colleges and three fourths of proprietary students had obtained one (or, in a few instances, both) of these types of loans. Furthermore, the loan amounts, especially for GSL's were higher for these two school categories; 83% of private school GSL's were for at least \$2,000 and 18% exceeded \$3,000. At the proprietary schools 87.5% of the loans were above \$2,000 with 12% more than \$3,000.

The high numbers and amounts of loans to these two categories of students were, of course, expected because of the high costs of these schools. At the proprietary schools the figures also reflect the higher proportions of their students from low income families.

To obtain further information about the importance of loans we then asked how many students had some form of student loan outstanding and what the amount was. Again the proprietary school students had the highest percentage who said they owed student loans - 82.7%. The next closest number was for private college students at 75%, while 44% of public university and 2% of community college students reported student loans outstanding. The amounts owed by private college and proprietary school students were also the highest. At both types of schools over nine of every ten students who reported outstanding loans indicated their debt was over \$2,000, and both types of schools also had 27% of their students with debts in the \$3,001 - \$5,000 range. Details are given in Table 8.



**TABLE 8**  
**ARIZONA POSTSECONDARY STUDENTS**  
**NUMBER WHO HAD STUDENT LOANS OUTSTANDING**  
**AND DOLLAR AMOUNTS OWED BY SCHOOL CATEGORY**

	Public University	Private College	Community College	Proprietary School	Total
Number of Borrowers	324	44	126	230	724
<b>Amounts of Debt</b>					
\$ 1 - 1,000	36	1	30	9	76
\$1,001 - 2,000	66	2	33	9	110
\$2,001 - 3,000	64	15	43	127	249
\$3,001 - 5,000	76	12	17	62	167
\$5,001 - 7,500	44	7	2	17	70
\$7,501 or more	38	7	1	6	52

Then as a final point relating to student aid we asked what would be the highest dollar amount the student respondents would be willing to borrow to finance their postsecondary educations for one year. Private college students had the highest percentage willing to borrow *some* money (86%), but proprietary school students were close behind at 80%, followed by three of every four public colleges and slightly less than 60% at the community colleges.

The private college and the proprietary students indicated they would also be willing to borrow *more* money to fund their educations. About three fourths of private college students would be willing to borrow \$2,000 or more and about half would go above \$3,000 if they had to; 68% of proprietary students would borrow \$2,000 or more with 38% willing to take loans of at least \$3,000. Only 20% of the community college students willing to borrow would take loans of \$2,000 or more while 39% of those at the public universities would borrow that much.

The data for proprietary school students showed that, even though a sizeable proportion of them have limited resources, and though the costs of their educational programs were usually high, they were willing to do whatever it took to get the money they needed. What they had to spend their money for will be the subject of the next section.

#### *Arizona Student Expenses*

The high costs of attending postsecondary schools have received extensive publicity recently in Arizona as they have all across the country. Everything from tuition and books to toothpaste and movie tickets has increased and all students feel the pinch. Students who responded to the survey were asked to provide expense data about a wide range of items. Their information was then grouped under three headings: direct school expenses, living expenses, and transportation. Each of these headings will be discussed in the following paragraphs.

*Direct School Expenses.* The costs which most students must consider first when they attend a postsecondary school are the direct expenses at the school itself: tuition, books, supplies, and items such as copy services, activity fees, and the like. Taken together they frequently account for the majority of the money the student must spend. This is especially true at high cost private colleges and some of the proprietary schools where tuitions alone of over \$5,000 are not uncommon.

Tuition charges reported by students at the private colleges and the proprietary schools were remarkably similar, particularly above the \$2,000 level. Both showed 23% paid in the \$2,001 - \$3,000 range and well over 40% paid from \$3,000 to \$5,000. Each also had a sizeable number who paid over \$5,000 in tuition and fees during the year. These amounts are significantly higher than those charged at the public universities and far above these costs at the community colleges. Table 9 presents details of costs for tuitions and fees for the different school categories.

**TABLE 9**  
**ARIZONA POSTSECONDARY STUDENTS**  
**EXPENSES FOR TUITION AND FEES IN PERCENTAGE OF STUDENTS**  
**BY SCHOOL CATEGORY**

Dollars	Public University	Private College	Community College	Proprietary School	Total
\$1 - \$ 500	12.6%	3.5%	87.6%	9.4%	39.3%
\$501 - \$1,000	59.8	5.3	7.0	2.4	29.5
\$1,001 - \$3,000	14.3	29.8	4.9	28.3	13.6
\$3,001 - \$5,000	12.2	43.9	0.3	48.0	14.6
\$5,001 and over	1.1	17.5	0.2	11.8	3.0
	100.0%	100.0%	100.0%	100.0%	100.0%

The bills for books and supplies were somewhat less for proprietary school students than for students at public and private colleges and universities, but more than for those who attended community colleges. Half of the proprietary students kept these costs under \$200 while 40% spent between \$201 and \$500. Almost 55% of public university respondents and two-thirds of private college students reported costs in that higher range. Other direct school costs for such items as copy and typing services, activity fees and the like were less than \$100 for students no matter which type of school they attended.

*Living Expenses.* The day-to-day costs of a place to live, for meals, clothing, laundry, recreation, personal care items and medical services were a second major area of expenses for the students. Proprietary students were quite frugal in this area with 31% reporting costs of less than \$1,000 for room and board, 23% between \$1,001 and \$2,000, and another 23% between \$2,001 and \$3,000. Almost 90% of all students, regardless of school type, reported that they spent less than \$300 for meals and snacks outside of their main school residence. Two-thirds said they spent less than \$200 for clothing and 93% spent less than that amount for laundry and dry cleaning, and for personal care items. Almost half of the proprietary school and community college students said they spent less than \$100 for recreation, while those at the private colleges spent the most. The only living expense item for which proprietary students outspent other types of students was medical services, but even here the difference was greater only in the \$301 to \$500 range. A comparison of costs for room and board is given in Table 10.

*Transportation.* Travel costs were another significant expense item - one which many people do not consider when they calculate their educational budgets. For local travel proprietary school students, almost all of whom live away from their school, reported that 38% spent under \$200, 33% between \$201 and \$500, and the remainder above \$500. In fact 15% reported costs of more than \$750.

Transportation for recreation and vacations and also from their permanent homes to school, for the most part, were less than \$200. However, 15% of private college students said they spent over \$1,000 traveling from home to their school locations. Automobile maintenance and upkeep costs were quite similar for all school types. Most spent less than \$300, but in all school categories there were from 14% to 20% who spent over \$1,000 to maintain their cars.

**TABLE 10**  
**ARIZONA POSTSECONDARY STUDENTS**  
**EXPENSES FOR ROOM AND BOARD IN PERCENTAGE OF STUDENTS**  
**BY SCHOOL CATEGORY**

Dollars	Public University	Private College	Community College	Proprietary School	Total
\$1 - \$1,000	18.9%	11.1%	41.2%	31.4%	27.8%
\$1,001 - \$2,000	30.7	25.9	20.5	22.7	25.9
\$2,001 - \$3,000	24.4	27.8	12.6	22.7	20.5
\$3,001 - \$5,000	19.1	24.1	16.9	14.9	17.9
More than \$5,000	6.9	11.1	8.8	8.3	7.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%

*Summary of Student Expenses.* No matter which type of postsecondary school a student in Arizona attended, he or she undoubtedly found that the total cost of all the items they had to pay for was quite high - probably higher than they expected. In order to show the costs reported in this study more clearly, we compared in Table 11 data for the three expense headings which were typical for schools of each type.

The data for the community colleges are typically representative while the expenses shown for the public universities were for the middle cost school of the three state institutions. The costs shown for the private colleges are a weighted average of the three schools which were included in the survey. This was done because the total costs ranged from slightly less than \$8,000 to \$13,590. The proprietary school costs given in the table were for one of the medium cost schools. At the most expensive proprietary schools the total costs exceeded \$10,500. The data in the "average for all students" column are for the total number of students at all schools in the survey.

**TABLE 11**  
**ARIZONA POSTSECONDARY STUDENTS**  
**STUDENT EXPENSES BY SCHOOL CATEGORY**

Expense Group	Public University	Private College	Community College	Proprietary School	Average for all Students
Direct School Costs	\$1,554	\$ 4,771	\$ 570	\$3,357	\$1,729
Living Expenses	3,598	4,567	3,915	3,897	3,544
Transportation	1,572	1,888	1,500	1,581	1,644
TOTAL COSTS	\$6,724	\$11,226	\$5,985	\$8,835	\$6,917

Even though many of the amounts the students gave in this survey were estimates, they were consistent enough to be considered credible. They show, without any doubt, that Arizona's postsecondary schools have gone well beyond

the inexpensive levels of just a few years ago. The student responses of this survey also show that the students of Arizona consider their educational goals to be important enough to be willing to pay these high costs to attain them.

### *Conclusion*

The data obtained in this study, together with other studies which have been conducted at the Arizona Commission for Postsecondary Education during eleven years, have provided many valuable insights into the total state postsecondary educational community. These have been provided to the various state agencies, private organizations and the institutions themselves so that planners, policy makers, and legislators can have the most accurate data available concerning these postsecondary schools. As a result of these studies,

- We now know much more about all of the different types of schools we have and the exceptional variety of educational opportunities they provide. This includes a more complete understanding of and appreciation for the role which over 300 proprietary schools play. They have provided a significant complement to the state's public and private colleges, universities and community colleges. All of the state's postsecondary education sectors have been growing and the most dramatic increases have occurred in the proprietary school sector.
- We now know much more about our postsecondary students. We have a better idea of why they go to the school they attend, where they get the money to go, and what they have to spend that money for while they are going to school. We also have a better appreciation for the persistence and determination of so many of today's students who find ways to meet the ever increasing costs of postsecondary education so that they may better prepare themselves to be productive citizens.
- We now know much more about the important, in fact the basic, role which the financial aid system has in every sector of postsecondary education today. All forms of aid are critically valuable for students in every category of school. The predominant aid source in Arizona, by far, is the Guaranteed Student Loan Program, and this is most especially true at the state's proprietary schools.

These types of studies are not just valuable to provide data on a one time basis to planners, policy makers, legislators and school officials. They also provide a basis for follow-on research. This study, with some refinements we learned as we conducted it, will, we expect, be repeated again in two to three years here in Arizona. Each replication will help to make our base of knowledge stronger.

As more and more states do studies of this type — not necessarily exact copies, but with some degree of comparability — researchers will be better able to make the comparative analysis of common interest areas through considerations of several state efforts at once. The impact of such studies will greatly enhance the results of those done on the individual state level. Perhaps the newly formed joint research group of the National Council of Higher Education Loan Programs and the National Association of State Scholarship and Grant Programs could facilitate such efforts. Those of us involved in the Arizona study encourage this type of research in our sister states. The end results will surely provide maximum benefits to all of us who are involved in postsecondary education.

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